

Information to identify the case:

Debtor 1	Cheryl Johnson	Social Security number or ITIN xxx-xx-3634
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	Craig Johnson	Social Security number or ITIN xxx-xx-2568
	First Name Middle Name Last Name	EIN -----
United States Bankruptcy Court District of New Jersey		
Case number: 12-22574-JNP		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Cheryl Johnson
aka Cheryl McNair-Johnson

Craig Johnson

11/8/17

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Cheryl Johnson
Craig Johnson
Debtors

Case No. 12-22574-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 3180W

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Total Noticed: 81

Date Rcvd: Nov 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2017.

db/jdb +Cheryl Johnson, Craig Johnson, 12 Downs Street, Clayton, NJ 08312-2160
cr ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: AmeriCredit Financial Services dba GM Financial, P.O. Box 99605, Arlington, TX 76096-9605)
cr +Deutsche Bank National Trust Company, as Trustee u, c/o Stern Eisenberg PC, 1040 N. Kings Highway, Cherry Hill, NJ 08034-1908
cr +HSBC Bank USA, N.A., as Indenture Trustee for the, c/o Stern Eisenberg PC, 1040 N. Kings Highway, Cherry Hill, NJ 08034-1908
cr +Nationstar Mortgage LLC, c/o Buckley Madole P.C., 99 Wood Ave South #803, Iselin, NJ 08830-2713
r +Susan Waddell, Lamon Associates Real Estate, 700 Route 130, Suite 108, Cinnaminson, NJ 08077-3346
cr +TD Bank, Park 80 Plaza West One, 250 Pehle Avenue, Suite 401, c/o Cohn Lifland Pearlman, Saddle Brook, NJ 07663-5832
513349358 APEX ASSET MANAGEMENT LLC, PO BOX 5407, LANCASTER PA 17606-5407
513051038 +Afrdbl Auto, 112 Delsea Drive, Glassboro, NJ 08028-2605
513051040 +Apex Asset Management, 1891 Santa Barbara Dr St, Lancaster, PA 17601-4106
513051043 Bella Florida Condominium Association, C/O Association Management, PO Box 22051, Orlando, FL 32830
513051044 +Bordentown EMS, c/o DM Medical, PO Box 1016, Voorhees, NJ 08043-7016
513346835 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907
513051046 +CCMUA, Regional Sewer Service Invoice, PO Box 1105, Bellmawr, NJ 08099-5105
513051050 +Cohn Lifland Pearlman, Herrman & Kroff, LLP, Park 80 West - Plaza One, 250 Pehle Ave, Suite 401, Saddle Brook, NJ 07663-5832
513051051 +Collection Specialists, 335 Gordon Dr, Lionville, PA 19341-1201
513084271 ++DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
(address filed with court: Dell Financial Services, LLC, Resurgent Capital Services, PO Box 10390, Greenville, SC 29603-0390)
517164996 +Deutsche Bank National Trust Company c/o, Ocwen Loan Servicing LLC, Attn: Bankruptcy Department, PO BOX 24605, West Palm Beach, FL 33416-4605
513051052 Diagnostic Imaging of South Jersey, lockbox 7746, po box 8500, Philadelphia, PA 19178-7746
513051057 +HRP Corp. dba Fairway Villas, PO Box 32222, Hartford, CT 06150-2222
513051058 HRP Corp., d/b/a Fairway Villas, Bushkill, PA 18324
513051060 Millville Resque Squad, 600 Cedar St, Millville, NJ 08332-9415
513268377 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage, LLC, Bankruptcy Department, 350 Highland Drive, Lewisville, Texas 75067)
513051061 +++Nationstar Mortgage Ll, PO Box 619096, Dallas, TX 75261-9096
513353081 +New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
513051063 +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703
513051064 +Pennsauken Sewage Authority, 1250 John Tipton Blvd., Pennsauken, NJ 08110-2322
513051065 +Pennsauken Township Tax Office, 5605 N. Crescent Blvd., Pennsauken, NJ 08110-1899
513676231 +Pennsauken Township Tax Office, 5605 N. Crescent Boulevard, Pennsauken Township, NJ 08110-1899
513051066 Pinnacle Recovery, Inc, PO BOX 130848, Carlsbad, CA 92013-0848
513737792 +Powers Kirn, LLC, P. O. Box 848, Moorestown, NJ 08057-0848
513051067 Pressler and Pressler, 7 Entin Road, Midland Funding, Parsippany, NJ 07054-5020
513051069 Regional Diagnostic Imaging, 2527 Cranberry Highway, Wareham, MA 02571-1046
513051070 Regional Sewer Service, PO BOX 1105, Bellmawr, NJ 08099-5105
513553055 Royal Suites, Bluegreen Resorts Management, PO Box 105192, Atlanta, GA 30348-5192
516977592 +Royal Suites at Atlantic Palance, Bluegreen Resorts Management Inc., 60 N. Main Avenue, Legal Dept., Atlantic City, NJ 08401-5518
513051075 +SKO Brenner American, 40 Daniel Street, PO Box 230, Farmingdale, NY 11735-0230
513051081 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Department of the Treasury, Division of Taxation, PO Box 266, Trenton, NJ 08695)
513051074 Sandra Liacese, MD, 545 Beckert Rd., Ste 101, Swedesboro, NJ 08085-1507
513051076 +So Jersey Cu, 770 S Huffville Rd P.O. Box 5530, Deptford, NJ 08096-0530
513051077 +South Jersey Federal C, Po Box 5530, Deptford, NJ 08096-0530
513051078 South Jersey Health Care, po box 48274, Newark, NJ 07101-8474
513051079 +Sst/Columbus Bank&Trus, Po Box 3997, Saint Joseph, MO 64503-0997
513352157 +TD Bank, N.A., c/o Cohn Lifland Pearlman, Park 80 West-Plaza One, 250 Pehle Ave., Suite 401, Saddle Brook, NJ 07663-5832
513051086 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
(address filed with court: Us Dept Ed, Po Box 7202, Utica, NY 13504-7202)
513117625 US Department of Education, Direct Loan Servicing Center, PO BOX 5609, Greenville, TX 75403-5609

District/off: 0312-1

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Nov 08 2017 22:44:10 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 08 2017 22:44:06 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

cr EDI: IRS.COM Nov 08 2017 22:23:00 Internal Revenue Service, 955 S. Springfield Avenue,
Springfield, NJ 07081

cr +E-mail/Text: rharris@southjerseyfcu.com Nov 08 2017 22:44:09 South Jersey FCU,
1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530

513071520 EDI: PHINAMERI.COM Nov 08 2017 22:23:00 Americredit Financial Services, Inc.,
PO Box 183853, Arlington TX 76096

513301720 EDI: BECKLEE.COM Nov 08 2017 22:23:00 American Express Centurion Bank,
c/o Becket and Lee LLP, POB 3001, Malvern PA 19355-0701

513051039 +EDI: AMEREXPR.COM Nov 08 2017 22:23:00 Amex, Po Box 297871,
Fort Lauderdale, FL 33329-7871

513051041 +E-mail/Text: bankruptcy@pepcholdings.com Nov 08 2017 22:43:50 Atlantic City Electric,
5 Collins Drive, Carneys Point, NJ 08069-3600

513051042 EDI: BANKAMER.COM Nov 08 2017 22:23:00 Bank Of America, 4161 Piedmont Pkwy,
Greensboro, NC 27410

513051045 EDI: CAPITALONE.COM Nov 08 2017 22:23:00 Cap One, Po Box 85520, Richmond, VA 23285

513178457 EDI: CAPITALONE.COM Nov 08 2017 22:23:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083

513051047 +EDI: CCS.COM Nov 08 2017 22:23:00 Ccs Collections, 94 Wells Avenue, Newton, MA 02459

513051048 +EDI: CHASE.COM Nov 08 2017 22:23:00 Chase, Po Box 15298, Wilmington, DE 19850-5298

513051049 +EDI: CHASE.COM Nov 08 2017 22:23:00 Chase Bank Usa, Na, Po Box 15298,
Wilmington, DE 19850-5298

513051087 EDI: RCSDELL.COM Nov 08 2017 22:23:00 Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682

513213345 +Fax: 407-737-5634 Nov 08 2017 23:35:03 Deutsche Bank National Trust Company,
c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department,
1661 Worthington Road, Suite 100, West Palm Beach, FL 33409-6493

513051053 +E-mail/Text: bankruptcy@diamondresorts.com Nov 08 2017 22:43:55 Diamond Resorts Fs,
10600 W Charleston Blvd, Las Vegas, NV 89135-1260

513066340 EDI: DISCOVER.COM Nov 08 2017 22:23:00 Discover Bank, DB Servicing Corporation,
PO Box 3025, New Albany, OH 43054-3025

513051054 +EDI: DISCOVER.COM Nov 08 2017 22:23:00 Discover Fin Svcs Llc, Po Box 15316,
Wilmington, DE 19850-5316

513051055 +EDI: BANKAMER2.COM Nov 08 2017 22:23:00 Fleet Cc, Po Box 17054,
Wilmington, DE 19850-7054

514065002 EDI: RMSC.COM Nov 08 2017 22:23:00 GE Capital Retail Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

513051056 +EDI: PHINAMERI.COM Nov 08 2017 22:23:00 Gm Financial, Po Box 181145,
Arlington, TX 76096-1145

513191993 +Fax: 407-737-5634 Nov 08 2017 23:35:03 HSBC Bank USA, N.A., c/o Ocwen Loan Servicing, LLC,
Attn: Bankruptcy Department, 1661 Worthington Road, Suite 100,
West Palm Beach, FL 33409-6493

513051059 +EDI: HFC.COM Nov 08 2017 22:23:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253

513051062 +E-mail/PDF: bankruptcy@ncfsi.com Nov 08 2017 22:46:33 New Century Financial,
110 S Jefferson Rd Ste 1, Whippany, NJ 07981-1038

513156728 +EDI: OPHSUBSID.COM Nov 08 2017 22:23:00 OAK HARBOR CAPITAL VI, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

513325053 EDI: PRA.COM Nov 08 2017 22:23:00 Portfolio Recovery Associates, LLC,
c/o Chase Bank Usa, N.a., PO Box 41067, Norfolk VA 23541

513051068 +E-mail/Text: bankruptcy@pseg.com Nov 08 2017 22:43:25 PSE&G, Bankruptcy Dept.,
PO BOX 490, Cranford, NJ 07016-0490

513051072 E-mail/Text: bk@revenuegroup.com Nov 08 2017 22:44:44 Revenue Group,
3700 Park East Dr. Ste 240, Beachwood, OH 44122-4339

513051073 E-mail/Text: rwjebn@rwjbh.org Nov 08 2017 22:44:57 Robert Wood Johnson,
University Hospital, PO BOX 48025, Newark, NJ 07101-4825

513553050 +E-mail/Text: 00svobankruptcy@starwoodvo.com Nov 08 2017 22:43:58
Sheraton Vistana Villages (Bella Florida), c/o SVO Management, Inc., 9002 San Marco Court,
Orlando, FL 32819-8600

513051080 +E-mail/Text: 00svobankruptcy@starwoodvo.com Nov 08 2017 22:43:58 Starwood Vacation Owne,
9002 San Marco Ct, Orlando, FL 32819-8600

513051082 +EDI: TDBANKNORTH.COM Nov 08 2017 22:23:00 TD Bank, PO Box 9540, Portland, ME 04112-9540

513051083 +EDI: CITICORP.COM Nov 08 2017 22:23:00 Thd/Cbna, Po Box 6497,
Sioux Falls, SD 57117-6497

513051085 EDI: URSI.COM Nov 08 2017 22:23:00 United Recovery Systems, PO BOX 722910,
Houston, TX 77272-2910

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr The Bank of New York Mellon f/k/a The Bank of New
513051084 Travel Advantage Network, P.O. Box
513315274* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853
(address filed with court: Americredit Financial Services, Inc., PO Box 183853,
Arlington TX 76096)
513929946* Department of Treasury - Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
513681481* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346,
PHILADELPHIA PA 19101-7346
(address filed with court: IRS/Centralized Insolvency Operation, PO Box 21126,
Philadelphia, PA 19114)
513283296* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section,
PO Box 245, Trenton, NJ 08695-0245)
513051071 ##+Rent A Wreck, 105 Main Street, Laurel, MD 20707-4305

TOTALS: 2, * 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '+++' were transmitted to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(e).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on November 8, 2017 at the address(es) listed below:

Brian C. Nicholas on behalf of Creditor The Bank of New York Mellon f/k/a The Bank of New
York, as Trustee for the holders of the Certificates, First Horizon Mortgage Pass-Through
Certificates Series FHAMS 2007-FA2, by First Horizon Home Lo bnicholas@kmllawgroup.com,
bkgroup@kmllawgroup.com
Donna L. Wenzel on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Elizabeth L. Wassall on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee
for MORGAN STANLEY ABS CAPITAL I INC. TRUST 2006-NC3 vbarber@udren.com, ewassall@udren.com
Francesca Ann Arcure on behalf of Creditor Nationstar Mortgage LLC
nj_ecf_notices@buckleyadole.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
Jeffrey W. Herrmann on behalf of Creditor TD Bank jwh@njlawfirm.com,
ap@njlawfirm.com;md@njlawfirm.com;r57289@notify.bestcase.com
Moshe Rothenberg on behalf of Debtor Cheryl Johnson moshe@mosherothenberg.com,
alyson@mosherothenberg.com
Moshe Rothenberg on behalf of Joint Debtor Craig Johnson moshe@mosherothenberg.com,
alyson@mosherothenberg.com
Robert J. Malloy on behalf of Creditor South Jersey FCU ecf.rjmalloy@gmail.com
Steven K. Eisenberg on behalf of Creditor HSBC Bank USA, N.A., as Indenture Trustee for the
registered Noteholders of Renaissance Home Equity Loan Trust 2007-2, by its Attorney in fact,
Ocwen Loan Servicing, LLC bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Steven K. Eisenberg on behalf of Creditor Deutsche Bank National Trust Company, as Trustee
under Pooling and Servicing Agreement Dated as of April 1, 2006 Morgan Stanley ABS Capital I
Inc. Trust 2006-NC3, by its Attorney in fact, Ocwen Loan S bkecf@sterneisenberg.com,
jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 13